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Sustainability Business Practices Based on Tri Hita Karana and its Accountability

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Abstract---Purpose of the study is to gain an understanding of how Village Credit Institution (VCI) apply the concept of sustainability business practices (SBP) based on the existence of VCIs inspired by Tri Hita Karana (THK) and their accountability. This study adopts an ethnomethodological approach, aiming to obtain a portrait of VCI business practices in daily life settings. The results of this study found that sustainable business practices and VCI accountability in the economic dimension are seen in the economic implications for their stakeholders, in line with the concept of "pang pade payu", in the social dimension, it is seen in social care and various community empowerment programs in line with the concept of "segalak segilik selunglung sebayantaka, paras paros sarpanaya". In the ecological dimension, the involvement of VCI in an effort to preserve the environment, both physical and non-physical, is in line with the Hindu belief, namely "skala-niskala". In the spiritual dimension, it is reflected in the ritual activities of the "panca yadnya" as offerings to God as the highest entity. Business units must view all aspects of life as integral and interrelated with one another. SBP based on THK results in holistic accountability for sustainability.

Keywords---accountability, business practices, ethnomethodology, sustainability, *Tri Hita Karana*.

Introduction

Sustainability business practices (SBP) is a business concept that adopts an environmental economics perspective (Lundgren et al., 2019). Starting from the concept of Sustainable Development, business practices must adopt the SBP concept (Sudana et al., 2014). This concept is a derivative of the Triple Bottom Line (TBL) concept which was first expressed by John Elkington 1997. Business continuity in forming profits will be limited by nature's ability to provide a foundation for business (Bantacut, 2012). The application of the SBP by the business unit will create a responsibility for the sustainable development aspect as a form of accountability (Neumayer, 2000; Merchant & Otley, 2006). In this perspective, the business dimension cannot be separated from the elements of sustainable development, namely economic, social, and environmental (Arowoshegbe et al., 2016). The organization's sustainability performance is measured and communicated by enforcing accountability to internal and external stakeholders for its social, environmental, and economic performance (GRI 2013) (Kaur & Lodhia, 2018). The impact of development on environmental sustainability is an important factor for carrying out sustainable development by taking into account the importance of the economic dimension, environmental dimension and social dimension (GRI Standard 2016; GRI 101) (Gigih Putra Pratama, 2019). For this reason, a concept is needed in the activities of a business unit or organization in order to transform towards sustainability, not only paying attention to the management of funds handed over to responsibility by the owner, but also paying attention to the impact that the organization has on its social and natural environment (Triyuwono, 2011). In the concept of sustainable development, the business world is no longer only faced with responsibilities that are based on corporate value or in terms of economic conditions (financial), but rather relies on the triple bottom line (TBL) concept, namely the synergy of three elements that covering economic, social, and environmental or better known as 3P (Profit, People and Planet), (Suparsabawa & Sanica, 2020). In the SBP concept, it is seen that to achieve sustainability, synergy is needed in the pillars of development, namely economic, social, and environmental. A company's long-term sustainability analysis should consider environmental impacts, community relations and economic contributions (Gupta et al., 2020). To achieve synergy, spiritual transformation is needed as a pillar of perfection resulting in holistic accountability (Purnaya, 2016). Development activities must be based on the obligation to carry out the pillars of development as a whole, namely economic, social, environmental, and spiritual accountability (Sudana, 2016).

studies found important Several have that it is to maintain ecosystem/environment for business entities for the purpose of maintaining sustainability (Fiala, 2008; Böhringer & Jochem, 2007). This research focuses on physical studies, while there is no combination with non-physical aspects such as spirituality, ethics and culture. Otto H. Chang in his study stated that in general business companies in the United States favor sustainability practices that generate direct or direct financial benefits for the company (Chang & Slaubaugh, 2017). Nguyen Phu Giang in his research reveals that the application of environmental accounting for sustainable development depends on managers' awareness at a high level of the uncertainty of environmental changes (Giang et

al., 2020). Duc Cuong Pham, suggests a positive relationship between organizational sustainability practices and financial results (Pham et al., 2021). The TBL tradition is not sufficient to cover the whole concept of sustainability: engineering, technology and operations aspects must also be taken into account (Tseng et al., 2020). CSR as a form of accountability is one way to survive in a market characterized by customers, shareholders, or employees, who value the social behavior of the company and its products as a moral responsibility (Lundgren et al., 2019). Several studies have stated that the Tri Hita Karana philosophy has a positive effect on business activities that adopt THK as a spirit in their operations. Sujana I Ketut revealed that the VCI currently operating is not solely engaged in the economic/socio-economic sphere, but has a mission to maintain cultural life, linked again to the issue of the dimension of human relationship with God (Tri Hita Karana's teachings) (Sujana et al., 2017). When spirituality becomes the grip on accountability, the accounting discipline becomes transcendental and contributes positively to maintaining peace, prosperity and harmony (Efferin, 2015). VCI is a profit-oriented organization but still prioritizes the goal of realizing the welfare of Pakraman villagers (Purnami et al., 2019). VCI social responsibilities with the THK philosophy include parhyangan, pawongan, and palemahan have actually been carried out by VCIs in Bali, but are often not reported in VCI accountability reports (Damayanthi, 2011). THK provides direction for VCI to carry out balance or harmonization to God, others, and the environment in relation to fraud prevention (Dewi, 2020). If the THK principle is carried out together with the GCG principle, it will result in good VCA performance (Mulyawan et al., 2017). THK contains a value system that is a daily guide in social life including doing business, where efforts to achieve goals are the most important thing while the results are completely left to God (Budiasni et al., 2019). In this concept will provide a balance of life in the context of needs, wealth and ethics (Santri et al., 2022). In maintaining harmony in the aspect of sustainability, ethics plays an important role (Utama, 2016). If one adopts an ethical attitude then one naturally has to do business in a sustainable way (Svensson et al., 2010). Ethics (morals) are closely related to the spiritual values of a person or group of people related to good, bad and right (Gorda, 2003).

Wisnu D. Wijaya revealed that the actualization of the THK philosophical values at the VCI of Kesiman, was divided into three most important foundations in accordance with the THK philosophy values, namely the *parahyangan*, *pawongan*, and *palemahan* foundations. Its actualization is by implementing the concept of the five pillars, tri Mandala (Wisnu Darma Wijaya & Putra Suryanata, 2020). Bagiada revealed that the management of the Legian VCI is based on the THK philosophy which is a philosophy of the Balinese Hindu community (Bagiada & Darmayasa, 2015). Abdi Tri Astini revealed that the Tri Hita Karana Culture had a positive effect on the financial performance of VCIs in Jembrana Regency (Astini Abdi Tri & Yadnyana, 2019). Suparsabawa revealed that CSR based on the principle of local wisdom Tri Hita Karana is a social obligation of VCI to prosper and promote the resilience of local wisdom through social activities that do not conflict with the Triple Bottom Line Concept, namely Profit, People, Planet and the concept of Tri Hita Karana Local wisdom (Suparsabawa & Sanica, 2020).

In accordance with Regional Regulation (Perda) No. 4 of 2019 concerning Traditional Villages, which have the philosophy of THK in life, then automatically

VCI as a business entity belonging to the Traditional Village adopts this philosophy in its operations (Kustina et al., 2019). Likewise, the regulation states that VCI does not only operate in the economic or socio-economic sphere, but has another mission, namely preserving Balinese customs and culture and the environment based on THK teachings so as to produce a form of accountability that is holistic or comprehensive in all aspects of life, both physical and non-physical. However, in its business practice, it is not explicitly seen that the concept of business and accountability adopts the THK culture. Based on the existing phenomena, researchers are interested and important in researching sustainable business practices and accountability carried out by LPD based on THK. This research was conducted at the VCI of Panglan Traditional Village and Sanding Traditional Village, Tampaksiring District, with the aim of knowing in detail the implementation of SBP based on THK and accountability applied by the two VCIs in operational activities in daily life settings (Svensson et al., 2010).

Research Methods

This study aims to reveal the values of SBP in the cultural dimension of THK and the personal dimension through the experiences of participants as business people. The method used in this research is a qualitative ethnomethodology method with a multiple case study approach. Ethnomethodology was introduced by Harold Garfinkel, an American sociologist, in the 1960s (Franco & Greiffenhagen, 2018). Ethnomethodology is the study of the practical methods members of certain social groups form social organization and produce social order (Neyland & Whittle, 2018). Ethnomethodology rests on the assumption of "subjectivity" as the essence of real experience and social order (Spradley, 1997). Ethnomethodology is very appropriate to be used to examine the attitudes of individuals in organizations or institutions (Rahardjo, 2018). In general, the aim of ethnomethodological studies is to produce systematic narratives about the behavior and systems of actors in a particular culture, organization, profession, or community (Dey, 2017). Button (1991) in Whittle (2018), describes ethnomethodology as a basic specification of the human Ethnomethodology lies not only in how individual archives are understood by various social groups, but the most important thing is how archive collections are made meaningful through the use of documentary interpretation methods (Neyland & Whittle, 2018). So, the social reality created is a reflective reality (the result of mental reflection or creation) in the form of descriptive exposure/study (Gubrium & Holstein, 2009).

The reason for this study using an ethnomethodological approach is to understand how the SBP at the Panglan and Sanding Traditional Village VCIs is based on the THK spirit and the practice of holistic accountability, in 2021. This research reveals real experiences and socio-cultural arrangements as well as the attitudes of individuals in organizations or VCI. The choice of the two VCis aims to provide an overview of the implementation of the SBP based on the THK and its daily accountability. This study also attempts to present a comparison of the implementation of the SBP based on the THK by selecting VCIs with small assets and area coverage and VCIs with large assets and coverage areas.

The type of data used in this study is qualitative data, namely data that is not in the form of numbers or numbers (Helaluddin, 2018). The primary data of this research was obtained directly from the object and secondary data was obtained from related agencies, literature and media. The main informants are informants who carry out daily activities in the midst of their social reality which consist of a secretary, treasurer, several employees and the head of the supervisory body plus secondary data in the form of supporting data and reference books. In this study the involvement of researchers is very important because researchers are the main instrument in qualitative research. The researcher acts as an interviewer as well as an observer. Data collection techniques used are observation, interviews, and documentation. Observation is exploratory data collection by observing, observing carefully, and systematically recording the intended behavioral targets (Herdiansyah, 2019). Then the interview is a data collection technique to obtain information extracted from data sources directly through conversation or question and answer.

Ethnomethodological analysis focuses attention on social settings that are exposed interactionally, because the utterances in them are seen as actions that create local reality itself (Gubrium & Holstein, 2009). The data analysis used in this research is conversational analysis and gesture analysis. Conversational analysis focused on SBP based on THK and portraits of daily behavior, while gesture analysis was used on changes in body movements and facial expressions of informants that occurred immediately when researchers conducted interviews. Data analysis was carried out in three stages (Moleong, 2007) as follows: (1) Data reduction, (2) Data presentation, (3) Drawing conclusions. Meanwhile, to check the validity of the data, this study used triangulation technique, which is a data collection technique that combines various data collection techniques and existing data sources. Triangulation is one method to increase the validity of findings, seek evidence from various sources and compare findings from different sources.

Results and Discussion

I. VCI of Panglan Economic Aspect in THK Dimension

As one of the requirements to ensure business sustainability, VCI business practices also carry the concept of SBP (Lampel & Germain, 2016). Economically, how is VCI able to provide economic benefits for its own business and for its stakeholders. One of them is to generate profit or profit in order to be able to cover all operational expenses. Through this profit, the VCI will be able to contribute to the economic development of the Traditional Village in accordance with the mandated by Regional Regulation Number 3 of 2017 concerning the distribution of the remaining operating results (profit), namely 60% for additional capital, 20% for village funds, 10% for production services, 5% for social funds, 5% for coaching funds. The allocation of the profit will be returned to the community according to its distribution in the form of village development funds (20%) whose use is adjusted to the needs of Traditional Village activities.

Table 1
Allocation of profit sharing for capital increase, village development and social
funds (IDR)

	2015	2016	2017	2018	2019	2020	Total
Profit	174.577.322,00	220.056.247,00	253.410.790,00	266.552.304,00	225.551.066,00	134.950.404,00	1.275.098.133,00
General							
Reserve	104.746.393,20	132.033.748,20	152.046.474,00	159.931.382,40	135.330.639,60	80.970.242,40	765.058.879,80
Village							
Development							
Fund	34.915.464,40	44.011.249,40	50.682.158,00	53.310.460,80	45.110.213,20	26.990.080,80	255.019.626,60
Production							
service	17.457.732,20	22.005.624,70	25.341.079,00	26.655.230,40	22.555.106,60	13.495.040,40	127.509.813,30
Coaching Fund	8.728.866,10	11.002.812,35	12.670.539,50	13.327.615,20	11.277.553,30	6.747.520,20	63.754.906,65
Social Fund	8.728.866,10	11.002.812,35	12.670.539,50	13.327.615,20	11.277.553,30	6.747.520,20	63.754.906,65

Source: Panglan Traditional Village LPD in 2021

In the culture and life of Balinese people in general, the term "pang pade payu" means mutual benefit and mutual economic benefits. LPDs receive benefits from their operational activities and stakeholders also receive economic benefits from the existence of these LPDs. This concept is a derivative of the Catur Purusa Artha concept, namely the four life goals of Hindus, which consist of Dharma, Artha, Kama and Moksa. In the Sarasamuscaya Sloka 262 which states that the use of wealth as a result of hard work must be divided into three. The distribution of the assets is first, Artha is intended for Artha, meaning that the assets obtained must be partially used to obtain assets in the future, in this concept VCI sets aside 60% of its profits to increase business capital. Second, Artha aims to fulfill Karma which means enjoyed for the lives of people involved in business, in this concept, VCI sets aside 20% for Village development funds and 10% for production services and 5% for empowerment funds. Third, Artha is for the benefit of Dharma which means it is used for good things or for social funds to the business environment, VCI sets aside 5% for social funds. This concept has been implemented by the Panglan VCI in its operational activities. The concept of pang pade payu is reflected in the pawongan aspect in the THK culture where in order to achieve a prosperous life, one human must maintain good relations with other humans and provide mutual benefits so as to create and/or maintain harmonious relationships between humans (in this case VCI managers and employees). with its stakeholders) both in the office and in the social environment. Thus, the existence of the VCI is greatly felt by the traditional village (Sadiartha, 2020).

The Panglan VCI in the period 2015 to 2020 has earned a profit of IDR 1,275,098,133,-. As a form of accountability according to Regional Regulation No. 3 of 2017, has deposited 20% of the total profit to the customary village as the owner of the VCI as a village development fund. As for the period 2015 to 2020, the allocation of village development funds is IDR 255,019,626, - according to information from Pamucuk/Chairman of the VCI, as well as the financial section.

Economic accountability of VCI in the Tri Mandala concept

The *Tri Mandala* concept is a Hindu architectural concept used in the layout of the holy place. The *Tri Mandala* concept is a guideline in the division of the temple area, each of which is a *nista mandala* (lower side), *mandya mandala* (middle side) and *utama mandala* (main side). The concept is related to the construction, repair and maintenance of temples. In terms of development, repair and

maintenance, the role of the VCI through the village development funds allocated is 20% of the SHU, this is because the VCI's ability to allocate development funds beyond that is not sufficient. However, the VCI still supports the concept, such as providing temporary bailout funds for maintenance before the village funds can be disbursed and all electricity and water charges in all temples and banjar halls are paid by the VCI as operational expenses. Meanwhile, from 2015 to 2020, the load was IDR 6,289,060, - for the water load, and IDR 34,814,314, - for the electricity load.

Economic accountability of VCI to employees or Human Resources (HR)

The efforts of the Panglan VCI in improving the quality of VCI human resources (HR) through course financing, trainings from LPLPD. Based on the Financial Report of the Panglan VCI, there is a training fee of IDR 700,000 for computer training and travel costs provided for free training from LPLPD during 2015 to 2020 of IDR1,000,000. To support employee performance, of course, the income given to employees is also adequate (the size depends on the ability of the VCI). The amount of labor (salary) issued from 2015 to 2020 is IDR1,062,527,467, holiday allowance of IDR 32,050,000. VCI employees are also included in the insurance program from BPJS Health and BPJSTK, As for the expenses that have been issued amounting to Rp47,300,800,-, for uniforms of Rp3,155,000, - while for supervisor salaries, Rp184,617,5550 has been issued, in the period from 2015 to 2020.

LPD economic accountability towards its customers

The economic contribution provided by this VCI to customers is in the form of interest income for savers and depositors during 2015 to 2020 amounting to IDR 641.012.729,- and IDR 400,830.417, respectively. In addition to interest expense, VCI also issued funds to strengthen relationships with customers such as a lottery fund with prizes for savers until 2020 of IDR 51,113,500, souvenirs for savers and manners of IDR 18,168,000, and the purchase of calendars for manners of IDR 11,342. .500,-.

To strengthen the community's economy, VCI has an unsecured credit program with a maximum credit of up to IDR 20,000,000 with certain conditions, and is also accounted for by the traditional village. This credit aims to outreach all levels of citizens who do not have collateral to obtain credit so that credit affordability is wider.

Social aspect in THK dimension

The allocation of profit in the form of social funds is 5%, the use of which is adjusted to social activities in the Traditional Village environment. The benefits of this social fund will give strength to the existence of the VCI by creating good relationships with stakeholders. This is in accordance with the social aspect of sustainability business practices, which in the THK culture is in accordance with the *pawongan* perspective, namely the creation and or maintenance of a harmonious relationship between VCI managers and employees and their stakeholders in the social environment.

This contribution is in line with the concept of life that is developing and unified in Balinese society, namely "segalak segilik selunglung sebayantaka, paras paros sarpanaya" which means joy and sorrow, sharpening compassion, helping, living together, which is also a form of mutual cooperation. That humans live side by side must help each other, the same weight is carried lightly the same as carried. This is an expression of human relations with each other, which is also the essence of humans as social beings, who cannot live alone but always interact with others. The concept of life is derived from the teachings of "Tat Twam Asi" which means you are me and I am you which contains the meaning of love and solidarity in developing harmonious relationships between fellow human beings on the basis of tolerance (Pujaastawa, 2014). Harmonious relations between humans will result in the success of the sukerta tata pawongan as mandated in the spirit of THK.

The allocation of profit in the form of social funds whose use is adjusted to social activities in the Traditional Village environment. The benefits of this social fund actually give strength to the existence of the VCI by creating good relationships with stakeholders, according to information from the Bendesa as supervisor. Thus, the sustainability of business practices in social aspects based on THK (pawongan) will lead to the creation and or maintenance of a harmonious relationship between VCI managers and employees and their stakeholders in their social environment.

The social accountability of VCI to traditional villages

The Panglan VCI from 2015 to 2020 has allocated SHU into social funds as much as IDR 63,754,906,-. This social fund is managed by the VCI which is used for VCI social activities or programs within the customary village environment as well as in the environment outside the traditional village. The contribution of the Panglan Traditional Village VCI to social care programs such as: (1) Death compensation, the amount of death compensation provided by Panglan VCI is IDR 350,000 per death, from 2015 to 2020 has been issued IDR 17,575,000 ,-; (2) Achievement scholarships in the field of education, the number of scholarships in the field of education is IDR 9,600,000; (3) Youth activities of IDR 3,250,000; (4) Children's uniform as a gong amounting to IDR 4.100.000,-; (5) VCI also helps the people who are affected by COVID-19 by providing food assistance twice in the amount of VCI 33,000,000.-. This proves that the Panglan VCI has a goal to jointly build the socio-economic community/krama in accordance with the social aspects of SBP based on the spirit of THK (pawongan) with a spirit of all sorts as "segalak segilik selunglung sebayantaka, paras paros sarpanaya".

Ecological or environmental aspects in THK dimension

The last aspect in SBP is the ecological or environmental aspect where the business that is run must pay attention to environmental sustainability to support business activities for a long period of time and can be passed on to the next generation. The concept of *Palemahan* in the spirit of THK is an expression of the relationship between humans and the environment. To achieve a prosperous life, humans always try to maintain a harmonious interaction with the environment. In environmental conservation activities, VCI plays a role in

maintaining natural harmony. Activities to maintain the harmony of nature can be in the form of physical (skala/immanent) and non-physical (niskala/transcendent) activities. Hindus in Bali are very sure and believe that in this life consists of two sides, namely the real side (skala) and the unreal side (niskala) that affect life in this world. This concept is a derivative of the philosophy of *Rwa Bineda* which in Balinese life greatly influences the mindset. The philosophy of *Rwa Bhineda* is a black and white concept defined as balance and harmony in living life.

In physical activities, VCI always maintains the cleanliness of the office environment and its surroundings through waste management, greening the office environment and others. In non-physical activities (niskala) it is applied to yadnya ceremonial activities which aim to maintain natural harmony such as pecaruan-pecaruan that are closer to the spiritual aspect.

In general, *caru* itself can be interpreted as something good, beautiful, harmonious, *mecaru* is meant to beautify, improve and harmonize the universe. Harmonizing in this case when it is associated with the object, if the object is to harmonize *palemahan* then the search is also *palemahan*. *Caru* is an upakara tool used in an effort to achieve natural harmony, which is often associated or referred to as *bhuta yadnya*. Literally *bhuta yadnya* comes from two words, namely *bhuta* which comes from the word *bhu* which means there is, or that has been created, namely the universe and its contents, both tangible and intangible (astral). While *yadnya* comes from the word *yad* which means sacrifice, so *bhuta yadnya* means sacrifice to the *bhuta* through the means of *caru* so that the bhuta become satisfied and thus harmony is realized.

The Balinese Hindu community also recognizes the *Tumpek uduh* ceremony (an effort to preserve the environment in abstract terms) which has a philosophy of expressing the gratitude of mankind to God for the gift of food that comes from plants or biology. In addition to the ceremony in Bali, you can often find a large tree wrapped in a *poleng* (black and white) scarf. *Saput Poleng* is interpreted as a concept of balance in life. If a tree is wrapped around a *saput poleng* with a place of worship, then the community does not dare to cut the tree carelessly because it is considered sacred. In essence, the use of poleng on large trees is interpreted as an effort to control human behavior so that it is not arbitrary to the environment (Suda, 2010). Humans must respect and maintain their environment in order to form a balance in life. So indirectly, the ecological or environmental aspects remain a priority in line with the palemahan concept in the spirit of THK.

The accountability of VCI to the environment/nature

Physically, the Panglan VCI always maintains the cleanliness of the office environment and its surroundings with waste management. VCI is also committed to helping with the costs of transporting human waste and the latest development of waste management has turned into a waste bank. VCI also provides access to credit for the management of agriculture, livestock and plantations.

Non-physically the VCI always supports in every ceremonial activity related to efforts to maintain natural harmony such as pecaruan-pecaruan during piodalan, pecaruan sasih, pecaruan Tawur Agung before Nyepi Day which aims to maintain balance and harmony with nature, Nyepi Day where Hindus carry out chess brata retreat where activities stop for 24 hours so as to reduce pollution, pollution, and other ceremonial ceremonies carried out by Hindus. In this activity LPD participates through money-making, from 2015 to 2020 VCI has spent IDR 5,900,000 through social funds.

The existence of VCI in a spiritual perspective

The parhyangan perspective in the spirit of THK emphasizes the need to create and/or maintain a harmonious relationship between humans and their God. In the belief of Hindus that God Almighty (Sang Hyang Widhi Wa¢a) is the source of everything in this world. He is the creator, preserver and destroyer of nature and its contents. This perspective is an elaboration of the concept of Panca Sradha which Hindus call the five basic beliefs or beliefs that must be firmly held in religious and social life in order to achieve the goal of life in the world. The five basics are believing in the existence of Ida Sang Hyang Widhi/God Almighty, believing in the Atma/spirit, believing in the existence of Karma Phala/karma law, believing in the existence of Punarbhawa or Samsara (rebirth), believing in the existence of Moksha/union with the Creator. Therefore, humans as His creatures have an obligation to always remember and maintain harmonious relationships with God, others and the natural environment. As a form of gratitude, humans perform yadnya rituals which indirectly provide guidance on moral and ethical values in life.

Hindus know Panca Yadnya as a form of gratitude to God as the creator of this universe. The Panca Yadnya concept is the spiritual side of the VCI in its operational activities. Meanwhile, the Panca Yadnya are five sacred sacrifices made by Hindus as a form of gratitude to Sang Hyang Widhi Waça (God Almighty) (Sadiartha, 2019). The concept of *Panca Yadnya* originated from the concept of *Tri* Rna, namely the three debts or obligations of Hindus to their God, including: (1) Dewa Rna, namely the obligation of Hindus to carry out religious teachings, to carry out dharma by maintaining all of His creations in the universe; (2) Rsi Rna, namely the obligations and responsibilities of Hindus towards the lives of the Rsi, Pastors, Pandita, Pinandita and carrying out their teachings; (3) Pitra Rna, namely the obligations and responsibilities of children for the lives of their parents while they are still alive and carrying out ceremonies after he died. These three Rna's are added with two more Rna's, namely (4) Manusa Rna is an obligation towards fellow human beings so that they can live in harmony and peace. (5) Bhuta Rna, namely the obligation to the five mahabhuta along with plants and animals to preserve nature so that they can live comfortably. Of the five obligations/Rna that underlie the implementation of the five yadnya ceremonies, namely: 1) Dewa yadnya; 2) Rsi yadnya; 3) Pitra yadnya; 4) Yadnya humans and; 5) Bhuta yadnya (Wartayasa, 2018).

The Panglan VCI accountability in spiritual aspect

In the Panca Yadnya activities as the spiritual side of the VCI, it can be seen from the daily rituals carried out, as well as the yadnya rituals held by the Traditional Village. In Dewa Yadnya activities, the form of contribution can be in the form of "punia" during the ceremony at the Kahyangan Tiga Temple. The punia ceremony program at Kahuangan Tiga Temple, which amounts to IDR 1,000,000 for large ceremony (ageng) and IDR 750,000 for small ceremony (alit), until 2020 has been issued in the amount of IDR 45,405,000. The VCI also carries out the ritual of Rambut Sedana ceremony, Tumpek Landep, Saraswati, Purnama and Tilem, Banten Harian (yadnya sesa) which is issued through operational expenses. Another contribution charged to the operational expenses is in the form of juru sapuh funds (servant at Pura Kahyangan Tiga) in the amount of IDR 350,000 per person per month with a total of 2 (two) people and in the period 2015 to 2020 IDR 43,550,000 has been issued. In the Rsi Yadnya activity, the role of the VCI is through village development funds, besides that VCI also provides welfare money to Pemangku Pura kahyangan Tiga in the amount of IDR 250,000 per month for 3 (three) pemangku who are charged with operational expenses, during the period 2015 to 2020 the welfare fund for pemangku amounting to IDR 47,050,000,-. In the Manusa Yadnya activity, the VCI's role is in the form of death compensation for Traditional Village residents (it has been included in social activities), For the Pitra Yadnya activity, the VCI's role is in the form of mass donations, the amount of which is adjusted to the ability of the VCI during mass cremations in 2014, 2017, 2020, donations are given as much as IDR 17,500,000,- sourced from social funds, and some are in the form of loans for the beneficiary ceremony. Meanwhile, in Bhuta Yadnya activities, the role of the VCI is through development funds and bounty funds, such as in the pecaruan ceremony for each sasih sanga ahead of Nyepi Day which aims to maintain environmental harmonization (Bhuta Yadnya), pecaruan in every piodalan in pretending in the Panglan Traditional Village area. In the daily yadnya through daily offerings, certain day activities such as Purnama, Tilem, Tumpek Landep, Saraswati, Rambut Sedana have been charged to VCI operations during 2015 to 2020 in the amount of IDR 50,665,500. Rituals of this kind have an impact on the personality of human resources, with the attachment of human resources to God as a form of obligation to their creators, they have an effect on behavior, especially those related to ethics both in the work environment and in the family environment.

II. LPD Desa Adat Sanding The economic aspect in THK dimension

LPD Desa Adat always strives to maintain the continuity of its business so that it is still able to provide economic benefits for its own business and for its stakeholders. Through the profit generated by the VCI, it is able to cover all its operational expenses and with this profit the VCI is able to contribute to the economic development of the Traditional Village. Through the distribution of profit allocations in accordance with the provisions of Regional Regulation (Perda) Number 3, of 2017, VCI provides benefits to its stakeholders. With these benefits, it gives strength to the existence of the Sanding VCI through the creation of good relationships with stakeholders.

The concept of "pang pade payu" which means mutual benefit and mutual economic benefit also applies to the Sanding Traditional Village LPD. Where the LPD receives benefits from its operational activities and stakeholders also receive economic benefits from the existence of the LPD. This can be seen from the contribution made by the LPD to its citizens through community empowerment programs implemented by the Sanding Traditional Village LPD. According to his <code>Pamucuk/manager</code>, VCI is trying to continue to be able to contribute to its existence in the Traditional Village in the aspects of <code>pawongan</code>, <code>palemahan</code>, and <code>parayangan</code>.

Table 2
Allocation of profit sharing for capital increase, village development and social funds (IDR)

	2015	2016	2017	2018	2019	2020	Total
Profit	115.525.948,00	120.509.266,00	125.310.265,00	633.752.926,00	705.384.266,00	325.976.084,00	2.026.458.755,00
General							
Reserve	69.315.568,80	72.305.559,60	75.186.159,00	380.251.755,60	423.230.559,60	195.585.650,40	1.215.875.253,00
Village							
Development							
Fund	23.105.189,60	24.101.853,20	25.062.053,00	126.750.585,20	141.076.853,20	65.195.216,80	405.291.751,00
Production							
service	11.552.594,80	12.050.926,60	12.531.026,50	63.375.292,60	70.538.426,60	32.597.608,40	202.645.875,50
Coaching Fund	5.776.297,40	6.025.463,30	6.265.513,25	31.687.646,30	35.269.213,30	16.298.804,20	101.322.937,75
Social Fund	5.776.297,40	6.025.463,30	6.265.513,25	31.687.646,30	35.269.213,30	16.298.804,20	101.322.937,75

Source: Sanding VCI in 2021

In accordance with Regional Regulation (*Perda*) No. 3 of 2017, the Sanding VCI is obliged to deposit 20% of the total profit to the customary village as the owner of the VCI as village development funds. The deposit of 20% of the total VCI profit is quite helpful for the traditional village, especially the Sanding VCI has earned billions of rupiah in profit during its operation. The total profit from 2015 to 2020 is IDR 2,026,458,755,- and the allocation for VCI capital is IDR 1,215,875,253,-, village development funds are IDR 405,291,751. Meanwhile, the amount of development funds distributed to the Sanding Traditional Village from 1994-2020 was IDR1,134,949.581,-. Other donations until the end of 2020 are for strengthening Balinese customs and culture worth IDR 295,060,000.

The economic accountability of VCI in the Tri Mandala concept

In the *Tri Mandala* concept, which is a Hindu architectural concept used in the layout of the holy place, namely *nista mandala* (out side), *madya mandala* (middle side), *utama mandala* (main side). In relation to the construction, repair and maintenance of temples, according to *Pamucuk*/Manager, the role of the VCI is indirectly through the village development fund which is allocated 20% of the profit. However, the VCI in this concept is very supportive through ceremonies, gifts for the maintenance of the holy place which are issued through social funds and operational expenses, this is justified by the treasurer.

The economic accountability to employees or Human Resources (HR)

The efforts of the Sanding VCI in improving the quality of VCI's human resources (HR) through training. Based on the VCI of Sanding Financial Report in 2020, the amount of labor (salary) issued per 2020 is IDR 571,058,700,-. In addition, VCI

employees are included in the BPJSTK program to guarantee their retirement. In addition, the welfare received at the end of the year is in the form of production services. In accordance with the regional regulation, production services are 10% of net profit. Production services obtained by VCI employees are 10% of the profits from 2015 to 2020, which is IDR 202,645,875,-.

Economic accountability of existence to its customers

The economic contribution provided by VCI to customers in the form of interest income for savers and depositors (by VCI recorded as an expense) for 2020 amounted to IDR 395,556,652,- and IDR 2,444,474,000,- respectively. The value of this savings interest expense is influenced by the interest rate of each type of savings product in the relevant year. Likewise, the interest expense on time deposits depends on the period of time deposits (deposits) and the interest rate applied. The Sanding VCI provides unsecured loans of up to IDR 2,000,000, which of course fits the established criteria. In addition to this, LPD routinely at every book cover holds a lottery with prizes for savers and depositors. The draw was held to coincide with the VCI annual accountability meeting/year closing.

The social aspect in THK dimension

In the social aspect, namely how the Sanding VCI is able to provide social benefits for the surrounding environment or stakeholders (stakeholders). In general, it is often referred to as corporate social responsibility (CSR), which is a form of corporate responsibility towards its social environment. VCIs which in their operations are required to set aside the remaining 5% of their business results (profit) from profit as social funds intended for social activities within the local Traditional Village in accordance with the mandate of Regional Regulation (perda) No. 3 of 2017. Apart from the allowance for profit, activities Social welfare is also financed from operational funds which are charged to operational expenses. This is in line with the concept of "segalak segilik selunglung sebayantaka, paras paros sarpanaya" which means joy and sorrow, sharpening compassion, helping, living together, which is also a form of mutual cooperation. That humans live side by side must help each other.

The benefits of social funds will give strength to the existence of the VCI by creating good relationships with stakeholders. This is in accordance with the social aspect of SBP in the THK cultural packaging from the *pawongan* perspective.

Social accountability of VCI to traditional villages

LPD Desa Adat Sanding has allocated profit into social funds from 2015 to 2020 amounting to IDR 101,322,937,-. This social fund is fully managed by the VCI which is used for VCI social activities or programs within the customary village environment as well as in the environment outside the traditional village. Contributions to the financing of social programs carried out by VCI of Sanding originating from social funds in the form of: *Pemangku* condolence funds given in the amount of IDR 250,000 per person, donations for orphans (yatim) until 2020 have been issued in the amount of IDR 10,500,000, -, donation for the elderly is

IDR 6,000,000,-, scholarship for outstanding students is IDR 10,517,000,-, assistance for *pecalang* is IDR 6,000,000,-, bazaar donation is IDR 43.200.000,-, youth activities (STT) IDR 31,500,000, -, donation to each banjar for IDR 63,000,000, - and most recently participated in an effort to help manners during the covid-19 pandemic by distributing basic necessities to 1,211 families worth IDR 127,155,000. This proves that the Sanding VCI is committed to working together, helping residents/*krama* in accordance with the social aspects of sustainable business practices and the *pawongan* dimension in the spirit of THK.

Ecological or environmental aspects in THK dimension

To achieve sustainability, VCI also pays attention to ecological or environmental aspects as a form of concern for environmental sustainability to support business activities for a long period of time and can be passed on to the next generation. In environmental conservation activities, VCI plays a role in maintaining natural harmony. The concept of *Palemahan* in the spirit of THK is an expression of the relationship between humans and the environment. To achieve a prosperous life, humans always try to maintain a harmonious interaction with the environment. Activities to maintain the harmony of nature can be in the form of physical (*skala*/immanent) and non-physical (*niskala*/transcendent) activities. In physical activities, VCI always maintains the cleanliness of the office environment and its surroundings through waste management, greening the office environment and others. In non-physical activities (*niskala*) are *yadnya* ceremonial activities that aim to maintain natural harmony such as *Pecaruan* that are closer to the spiritual aspect.

Mecaru is meant to beautify, improve and harmonize the universe. *Caru* is an ceremony tool used in an effort to achieve natural harmony, which is often associated or referred to as *bhuta yadnya*.

Accountability to the environment/nature for the existence of VCI

Physically, VCI of Sanding always tries to keep the office environment and its surroundings clean by always holding community service in their environment every month, donations for students who hold environmental conservation activities, VCI is also committed to helping *krama* who have activities in the fields of agriculture, plantation and animal husbandry through agricultural credit. In ceremonial activities related to efforts to maintain the harmony of nature such as *pecaruan-pecaruan* during ceremony, *pecaruan Tawur Agung* before Nyepi Day which aims to maintain balance and harmony of nature. During Nyepi Day where Hindus carry out *catur brata penyepian* so as to reduce pollution, pollution, VCI participates in this activity, *Tumpek Uduh* day is a ceremony that aims to invoke the fertility of plants and daily offerings until 2020 have been issued in the amount of IDR 32,060,000,-. VCI participation in this activity is issued through operational expenses.

The existence of VCI in a spiritual perspective

In SBP, the Sanding VCI always carries out *yadnya* as a form of gratitude for the gift of God Almighty. *Yadnya* is a path to spirituality accompanied by concrete

actions in life. Through this aspect of spirituality, the pillars of development become interrelated and interdependent which ultimately results in harmony in life. Thus the pillars of development are seen as a system that is interrelated with each other. This is in line with the concept of systems thinking expressed by Peter Senge that everything must be seen as a whole (whole) (Arnold & Wade, 2015).

In the Panca Yadnya activity which is a derivative of the Hindu belief, namely Panca Sradha, as a form of gratitude to God as the creator of this universe, VCI has carried out these activities in its operations. The *Panca Yadnya* concept is the spiritual side of the VCI in each of its operational activities. *Panca Yadnya*, which are five sacred sacrifices made by Hindus as a form of gratitude to Sang Hyang Widhi Waça (God Almighty) (Sadiartha, 2019).

The Sanding VCI contributes to the rituals carried out by the traditional village and in the office environment as an embodiment of devotion to God. This can be seen from the yadnya ritual (Panca Yadnya) which is carried out as a form of holy sacrifice to increase the Sradha Bhakti of mankind to the Creator. The VCI always carries out yadnya such as daily yadnya, yadnya on certain days such as: Purnama, Tilem, Tumpek landep, Saraswati, Galungan and Kuningan holidays, Buda wage kelawu/Rambut Sedana, Nyepi and so on with the aim of getting closer to the Creator and asking that every activity LPD is given fluency. In relation to LPD business activities, it must be realized that doing business is something yadnya that is offered to God. Stakeholders must have the awareness that business activities are essentially controlled by God Almighty (Sujana et al., 2017).

The sanding VCI spiritual accountability

The Sanding VCI highly respects the values of Religion, Customs and Culture in their daily operations. Yadnya rituals are always performed every day with offerings (canang) and on other holy days such as Purnama, Tilem, Tumpek Landep, Saraswati, Nyepi Day, Rambut Sedana, and ceremony activities at the kahyangan tiga temple. These rituals are further strengthened because the administrator (chairman) of the Sanding VCI is a religious leader (Pangku Pura) so that religious activities become a norm in the daily operations of the VCI. Judging from the burden of the ceremony (yadnya) issued, it illustrates that the VCI really cares about rituality. The total expenses during 2015 to 2020 amounted to IDR 217,060,000, - issued through operating expenses.

In Panca Yadnya activities organized by Traditional Villages, the role of the VCI is to help both through village development funds, as well as from VCI operations. In *Dewa Yadnya* activities, the contribution can be in the form of punia (atos) during the piodalan ceremony at *Kahyangan Tiga* Temple, *Manca-Manca* Temples issued from social funds, until 2020, IDR 50,000,000 and IDR 33,600,000 have been issued respectively. While ceremony of *Rambut Sedana, Tumpek Landep, Saraswati* until 2020 have been issued in the amount of IDR 18,000,000, -, *Banten Purnama, Tilem, Kajeng kliwon* in the amount of IDR 72,000,000, -, *Banten Harian* (yadnya sesa) has been issued in the amount of IDR 26,060,000,-, *Galungan* and *Kuningan* funds amounting to IDR 48,000,000,-, *Nyepi* costs of IDR 6,000,000,- *tirtayatra Pura Sad Kahyangan* of IDR 47,000,000,- which was issued

through operating expenses. In Rsi Yadnya activities, the role of VCI is to support through village development funds. In the Manusa Yadnya activity, the VCI's role is in the form of credit for human ceremonies such as weddings, cutting teeth, then death compensation for stakeholders (included in social activities), invitations for wedding receptions have been issued in the amount of IDR 30,000,000. For the Pitra Yadnya activity, the VCI's role in the form of a mass beneficiary donation, the amount of which is adjusted to the ability of the VCI until 2020 has been issued in the amount of IDR 25,000,000,-, the VCI also provides loans for the inauguration ceremony. Meanwhile, in Bhuta Yadnya activities, the role of the VCI is through development funds and funds, such as in the pecaruan ceremony for each sasih sanga ahead of Nyepi Day which aims to maintain environmental harmonization (Bhuta Yadnya), pecaruan in every piodalan in pretending in the Sanding Traditional Village area, in addition to The VCI also conducts searches in its environment to maintain the harmony of nature with a cost that has been spent as much as IDR 6,000,000.-. These ritual activities indirectly provide guidance for humans to increase spirituality so that they are able to create harmony in life, through the integration of the pillars of development. The Parahyangan concept teaches that humans as homo-religious creatures must maintain a harmonious relationship with their spiritual environment to produce physical and spiritual well-being.

Synthesis of VCI accountability in the implementation of SBP based on THK accountability similarities and differences in the SBP concept based on THK of two VCI

Broadly speaking, the Panglan VCI and Sanding VCI have similarities in the application of the accountability concept of SBP which is based on the spirit of THK. This is due to the similarity of the legal basis and regulations that are used as protection, in this case related to mandatory accountability (mandated by laws such as regional regulations), similar cultural philosophies, and similarity in coaching institutions. In addition to similarities, there are also differences in the application of the concept caused by differences in area coverage and VCI size, demographic structure and population size as well as VCI internal policies implemented by VCI management, this policy relates to voluntary VCI accountability.

The accountability of each VCI is influenced by the amount of profit or profit from the VCI concerned so that the greater the profit, the greater the funds allocated for village development funds and funds for social, customary and cultural activities, because they are mandatory. However, this is different from the funds spent on activities outside the provisions of regional regulations, which are influenced by VCI policies. In its operations, these funds are included in operational expenses and are voluntary in nature because they are based on the internal policies of the VCI.

Accountability similarities and differences in economic aspects

The form of VCI concern in the economic aspect is a contribution of 20% of profits as village development funds. Where village development funds are fully managed by traditional villages for the benefit of development and traditional and cultural

activities. The amount of village development funds differs in value because it depends on the size of the profit. Another similarity is that it provides economic benefits in the form of interest income for customers on funds placed in VCIs in the form of savings and time deposits. While there are differences in access to credit for residents who do not have collateral, the Panglan VCI provides credit without collateral to its residents up to a maximum of IDR 20,000,000, while the Sanding VCI provides unsecured loans up to a maximum of VCI 2,000,000. Economic benefits for employees in the form of salaries and other benefits and production services of 10% of profits. The two VCIs have similarities in the provision of salaries, but differ in the provision of health insurance where the Panglan VCI participates in BPJSKES while the Sanding VCI does not participate. Judging from the magnitude of the value, of course, the VCI of Sanding is greater because the profits generated are greater.

Accountability similarities and differences in social aspects

VCI's social responsibilities towards its social environment such as education, health, compensation for death, mass cremation, banjar development funds, and others are allocated from social funds in the amount of 5% of profits. The amount of value for each social program depends on VCI policy. The similarity of the social programs implemented by the Panglan VCI with the Sanding VCI are the outstanding scholarship program, mass cremation donations, donations for the youth, but the value of the Sanding VCI is greater. While the difference between the social programs of the two VCIs is the contribution to mourning for the residents, the Panglan VCI has budgeted IDR 350,000 per death, while the Sanding VCI has no such program. Meanwhile, for donations for the elderly, pecalang, orphans, and donations for *banjars*, the Panglan VCI does not have the program, while the Sanding VCI has the program. In the field of art, furniture for temples, the Panglan VCI has this program, while the Sanding VCI has no such program.

Accountability similarities and differences in ecological aspect

As Hindus, we believe that the harmony of relationships and responsibilities between humans and the natural environment is the source of prosperity and happiness. In this regard, humans have an obligation to do something so that abundant nature provides welfare for mankind, this is an implementation of the palemahan concept in THK. The similarity in implementation on the ecological aspect is that they both support nature conservation activities through yadnya-yadnya which aim to maintain the balance of the universe. These activities such as daily offerings, pecaruan-pecaruan. Apart from this, the two VCIs both maintain the same office environment. This can be seen from the daily life of the VCI who maintains the cleanliness of the office environment. While the difference in the ecological program is yadnya or pecaruan during Nyepi celebrations, the Panglan VCI does not budget for this expenditure, while the Sanding VCI budgets for this burden.

Similarities and differences in accountability in spiritual aspect

The similarity of the programs carried out by the two VCIs is related to spiritual aspects, namely related to the *yadnyas* carried out and concern for others and the environment. These programs include daily *yadnya*, *buda wage kelawu*, *tirtayatra*, *punia* ceremony in increasing harmony with God. *Yadnya*s aims to ask for salvation which can indirectly increase the spirituality of individuals in the VCI. The difference in the *Parahyangan* concept of the two VCIs is *Punia Piodalan*, the Panglan VCI spends its funds into operational expenses, while the Sanding VCI uses social funds. There is no budget for the *yadnya* at *Galungan*, *Kuningan*, *Tumpek Landep*, *Saraswati* for VCI of Panglan, while the Sanding VCI always budgets funds to carry out the *yadnyas*. For *Tirtayatra activities*, the Panglan VCI budgets from social funds and its activities are rare, while the Sanding VCI spends funds for these activities through operational expenses and activities in a routine year. The Panglan VCI budgeted funds for the welfare of the pemangku and servant of the *kahyangan Tiga* temple, while the Sanding VCI did not have this program.

Accountability of SBP based on THK as Mandatory and Voluntary

In the implementation of the concept of SBP based on the THK by the VCI, some are mandatory and some are voluntary. Mandatory is an expenditure that has been regulated in Regional Regulation (Perda) No. 3 of 2017 which must be issued by VCIs such as village development funds of 20%, social funds of 5%, production services of 10%, supervision funds of 5% of net income. LPDs are required to spend these funds for the benefit of development funds for traditional villages, production services for employees, development funds for LPLPD as supervisors, while social funds are regulated by VCI according to VCI needs and policies. The value of this activity depends on the size of the VCI's profit, in this case the Sanding VCI has a greater advantage.

In voluntary activities, the budget is issued through operational expenses, and the programs are in accordance with the policies of the VCI. Each VCI has a program that is voluntary in nature and some differ between the two VCIs. These differences are influenced by the scope of the VCI, the ability of the VCI, environmental conditions around the VCI, the VCI policies which are influenced by the spirituality level of the VCI policy makers. Seeing from the value, the burden incurred by the Sanding VCI is greater due to the financial capacity and spiritual level of the VCI chairman who is also a *Pemangku*. However, when viewed from the comparison of expenditures with assets owned, the Panglan VCI has a higher percentage, this also means that the spiritual level of the Panglan VCI management is quite good with the program implemented.

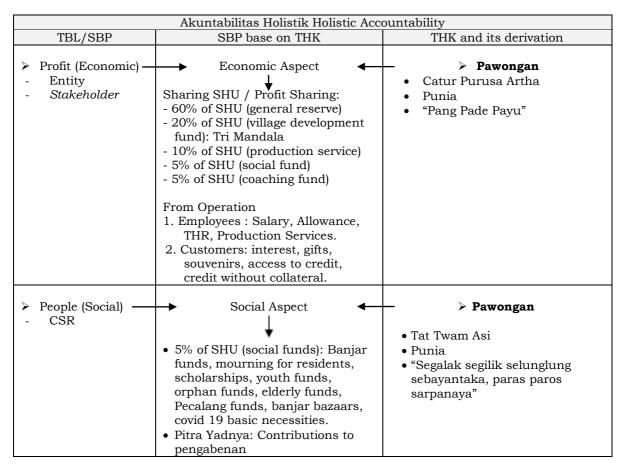
Holistic accountability SBP base on THK

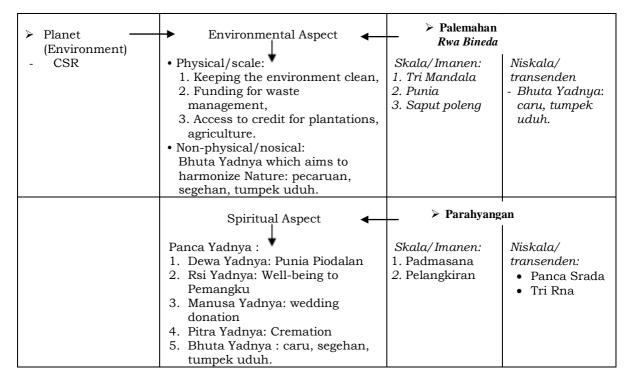
Table 2 shows that SBP based on the spirit of THK will result in accountability that is holistic in nature covering both the physical (skala/immanent) and the non-physical (niskala/transcendent) side. This concept is a derivative of the Balinese philosophy of life, namely the concept of Rwa Bhineda as a black and

white concept. This concept is also interpreted as balance and harmony in living life.

On the economic aspect, how does the business unit share its profits aimed at the sustainability of the business itself with an allowance of 60%, then 20% for traditional villages to maintain the sustainability of customs and culture, 10% for production services for employees and supervisors, 5% for social funds for social sustainability and 5% for coaching funds. In the social aspect, the management of social funds is used for social purposes, adjusted to the needs of the social environment of the business unit concerned. In the environmental aspect, how accountability is carried out through two sides, namely <code>skala/immanent</code> and <code>niskala/transcendent</code>. Through these two sides, harmony will be created with the harmony of the immanent and transcendent nature. To achieve harmony in all aspects of life requires spiritual transformation through the implementation of <code>yadnya</code> which aims to cultivate gratitude to God Almighty as the highest entity and to cultivate wisdom, love, compassion, understanding and empathy. Through <code>Panca Srada</code>, namely belief in God and <code>Tri Rana</code> is a debt that must be paid, the concept of <code>Panca Yadnya</code> can be implemented and interpreted correctly.

Table 3
Accountability on sustainability business practices based on THK





Conclusion

Broadly speaking, the business practices and accountability implemented by VCI of Panglan and VCI of Sanding have described the concept of SBP within the framework of local culture, namely THK. So that the incorporation of this concept can be called the Triple Bottom Line Plus which results in holistic accountability. The THK spirit explains the relationship between man and God (spiritual dimension), human relationship with humans (economic dimension and social dimension) and human relationship with the natural environment (ecological dimension). So it can be described that the activities in VCI operations are carried out in an integrated manner between the pillars of development to maintain the harmonization of humans with each other, humans and their environment based on the level of spiritual awareness through human relationships with God or called spiritual base sustainable business practices. Through the concept of Tri Hita Karana, it will provide an understanding that all aspects of life (in the context of sustainable development) must be seen as an inseparable unit in a system (known as system thinking), so as to be able to create harmony in aspects of development within a spiritual framework as a complement. VCI with the THK spirit in its operations has integrated these development aspects as a form of holistic accountability to stakeholders to achieve business sustainability.

The sustainability of a business unit is largely determined by how the concept of accountability is applied by the business unit. With holistic accountability covering the physical/immanent and non-physical/transcendent fields including economic, social, cultural, environmental, and spiritual aspects, it will provide a necessity for business units to achieve sustainability.

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